

Page #11

INFORMATION DISCLOSURE CITATION IN AN APPLICATION (PTO-1449)				ATTY. DOCKET NO. 53588-0025		SERIAL NO. 09/442,106	
				APPLICANT: John Pettit			
				FILING DATE: November 17, 1999		GROUP: 3625	

U.S. PATENT DOCUMENTS						
Exam. Initial*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (If known)			
		3,950,733		Cooper et al.	04-13-1976	
		4,044,243		Cooper et al.	08-23-1977	
		4,254,474		Cooper et al.	03-03-1981	
		4,326,259		Cooper et al.	04-20-1982	
		4,760,604		Cooper et al.	07-26-1988	
		4,897,811		Scofield	01-30-1990	
		4,958,375		Reilly	09-18-1990	
		5,398,300		Levey	03-14-1995	
		5,471,627		Means et al.	11-28-1995	
		5,479,574		Glier et al.	12-26-1995	
		5,701,398		Glier et al.	12-23-1997	
		5,745,654		Titan	04-28-1998	
		6,430,539	B1	Lazarus et al.	08-06-2002	

FOREIGN PATENT DOCUMENTS								
Exam. Initial*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (If known)				
RECEIVED DEC 27 2002 GROUP 3600								

Examiner Signature 	Date Considered 07/04/03
-------------------------------	------------------------------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard S.3). ⁴For Japanese patent documents, the indication of the year of reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

INFORMATION DISCLOSURE CITATION IN AN APPLICATION

(PTO-1449)



ATTY. DOCKET NO.
53588-0025

SERIAL NO.
09/442,106

APPLICANT: John Philip PETTITT

FILING DATE: November 17, 1999

GROUP: 3626

U.S. PATENT DOCUMENTS

Exam. Initial*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (If known)			
GJ		6,363,488	B1	Ginter, et al.	03-26-2002	
		6,389,402	B1	Ginter, et al.	05-14-2002	

RECEIVED

FEB 12 2003

GROUP 3600

FOREIGN PATENT DOCUMENTS

Exam. Initial*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD- YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (If known)				

Examiner
Signature

Gav

Date Considered


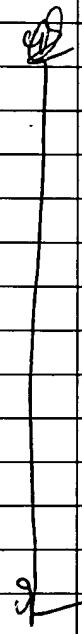
07/04/03

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard S.3). ⁴For Japanese patent documents, the indication of the year of reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.


Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Page 10

INFORMATION DISCLOSURE CITATION IN AN APPLICATION (PTO-1449)				ATTY. DOCKET NO. 53588-0025		SERIAL NO. 09/442,106	
				APPLICANT: John Pettitt			
				FILING DATE: November 17, 1999		GROUP: 3625	
U.S. PATENT DOCUMENTS							
Exam. Initial*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
		Number	Kind Code ² (If known)				
		Re. 30,579		Goldman, et al.	04-14-1981		
		Re. 30,580		Goldman, et al.	04-14-1981		
		3,657,702		Stephenson, Jr.	04-18-1972		
		4,485,300		Peircé	11-27-1984		
		4,510,382		Walter	04-09-1985		
		4,594,663		Nagata et al.	06-10-1986		
		4,734,564		Boston et al.	03-29-1988		
		4,755,935		Davis et al.	07-05-1988		
		4,792,968		Katz	12-20-1988		
		4,845,739		Katz	07-04-1989		
		4,949,257		Orbach	08-14-1990		
		5,175,682		Higashiyama et al.	12-29-1992		
		5,177,342		Adams	01-05-1993		
	5,206,488		Teicher	04-27-1993			

RECEIVED
 NOV 19 2002
 GROUP 3600

FOREIGN PATENT DOCUMENTS								
Exam. Initial*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (If known)				

Examiner Signature 	Date Considered 07/04/03
--	------------------------------------

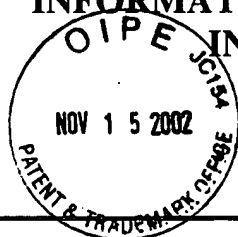
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard S.3). ⁴For Japanese patent documents, the indication of the year of reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

INFORMATION DISCLOSURE CITATION IN AN APPLICATION

(PTO-1449)



ATTY. DOCKET NO.
53588-0025

SERIAL NO.
09/442,106

APPLICANT:
John Pettitt

FILING DATE:
November 17, 1999

GROUP:
3625

U.S. PATENT DOCUMENTS

Exam. Initial*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (If known)			
		5,253,341		Rozmanith et al.	10-12-1993	
		5,351,296		Sullivan	09-27-1994	
		5,377,269		Heptig et al.	12-27-1994	
		5,386,104		Sime	01-31-1995	
		5,420,405		Chasek	05-30-1995	
		5,475,585		Bush	12-12-1995	
		5,500,513		Langhans et al.	03-19-1996	
		5,511,122		Atkinson	04-23-1996	
		5,515,307		Aiello et al.	05-07-1996	
		5,530,438		Bickham et al.	06-25-1996	
		5,608,801		Aiello et al.	03-04-1997	
		5,627,972		Shear	05-06-1997	

RECEIVED
NOV 19 2002
GROUP 3600

FOREIGN PATENT DOCUMENTS

Exam. Initial*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD- YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (If known)				

Examiner
Signature

Coony

Date Considered

07/04/03

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard S.3). ⁴For Japanese patent documents, the indication of the year of reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

INFORMATION DISCLOSURE CITATION IN AN APPLICATION (PTO-1449)				ATTY. DOCKET NO. 53588-0025	SERIAL NO. 09/442,106
				APPLICANT: John Pettitt	
				FILING DATE: November 17, 1999	
				GROUP: 3625	

O I P E
NOV 15 2002
PATENT & TRADEMARK OFFICE

U.S. PATENT DOCUMENTS						
Exam. Initial*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (If known)			
		5,629,982		Micali	05-13-1997	
		5,671,280		Rosen	09-23-1997	
		5,696,907		Tom	12-09-1997	
		5,696,909		Wallner	12-09-1997	
		5,703,949		Rosen	12-30-1997	
		5,710,887		Chelliah et al.	01-20-1998	
		5,724,424		Gifford	03-03-1998	
		5,729,594		Klingman	03-17-1998	
		5,732,400		Mandler	03-24-1998	
		5,757,917		Rose et al.	05-26-1998	
		5,758,327		Gardner et al.	05-26-1998	
		5,802,497		Manasse	09-01-1998	
		5,809,144		Sirbu et al.	09-15-1998	
		5,812,668		Weber	09-22-1998	

RECEIVED
NOV 19 2002
GROUP 3600

FOREIGN PATENT DOCUMENTS								
Exam. Initial*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD- YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number	Kind Code ⁵ (If known)				

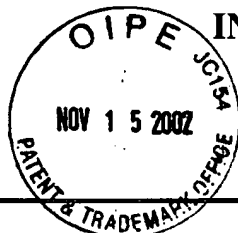
Examiner Signature 		Date Considered
-----------------------------------	--	----------------------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard S.3). ⁴For Japanese patent documents, the indication of the year of reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.

**INFORMATION DISCLOSURE CITATION
IN AN APPLICATION
(PTO-1449)**



ATTY. DOCKET NO.
53588-0025

SERIAL NO.
09/442,106

APPLICANT:
John Pettitt

FILING DATE:
November 17, 1999

GROUP:
3625

U.S. PATENT DOCUMENTS

Exam. Initial*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (If known)			
<i>JP</i>		5,815,657		Williams et al.	09-29-1998	
		5,822,737		Ogram	10-13-1998	
		5,826,245		Sandberg-Diment	10-20-1998	
		5,850,442		Muftic	12-15-1998	
		5,870,473		Boesch et al.	02-09-1999	
		5,878,139		Rosen	03-02-1999	
		5,897,621		Boesch et al.	04-27-1999	
		5,899,980		Wilf et al.	05-04-1999	
		5,905,736		Ronen et al.	05-18-1999	
		6,000,608		Dorf	12-14-1999	
		6,029,154		Pettitt	02-22-2000	
		6,094,643		Anderson et al.	07-25-2000	
		6,163,604		Baulier et al.	12-19-2000	

RECEIVED
 NOV 19 2002
 GROUP 3600

FOREIGN PATENT DOCUMENTS

Exam. Initial*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD- YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (If known)				

Examiner
Signature

Gang - 04/04/03

Date Considered

Gang

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard S.3). ⁴For Japanese patent documents, the indication of the year of reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

NOV 15 2002
OPIE JC154
PATENT & TRADEMARK OFFICE

SERIAL NO.
09/442,106

FILING DATE:
November 17, 1999

GROUP:
3625

[illegible][illegible]

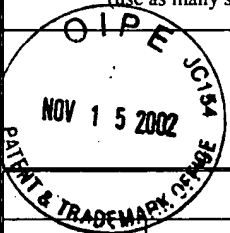
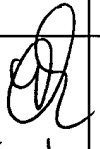
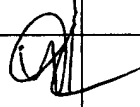
Garp

Date Considered

07/04/03

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard S.3). ⁴For Japanese patent documents, the indication of the year of reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

Page 5 of 7

Substitute for Form 1449A/PTO (Modified) (use as many sheets as necessary)		Attorney Docket No.: 53588-0025	Application Number: 09/442,106	
		First Named Inventor: John Pettitt		
		Filing Date: November 17, 1999		
OTHER ART – NO PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	Translation ²	
		CyberSource, "CyberSource Enhances Internet Fraud Screen to Combat Credit Card Fraud," June 4, 2001, http://www.cybersource.com/press_room/view.xml?page_id=579 , printed 4/23/02, 3 pages.		
		CyberSource, "CyberSource® Introduces Credit Card Authorization Service Enhanced with a Powerful Fraud Screening Tool," January 30, 2001, http://www.cybersource.com/press_room/view.xml?page_id=237 , printed 4/23/02, 2 pages.		
		Techmall, "Meridien Launches New e*Payments Research Service Identifying Web Opportunities And Risk For Retailers And Financial Firms," December 1, 1999, http://www8/techmall.com/techdocs/TS991202-1.html , printed 4/23/02, 2 pages.	GROUP 3600 NOV 19 2002	
		DataCash, "Payment card fraud checking service for e-commerce," http://www.datacash.com/security/fraudscreening.html , printed 4/23/02, 2 pages.		
		CyberCash, "About CyberCash, Inc.," 2000, CyberCash Company Information, http://www.cybercash.com/company , 1 page.		
			Dr. Andreas Schöter, et al., "Digital Money Online A Review of Some Existing Technologies," February 1997, 60 pages, inter://trader.	
			CyberSource Corporation, "CyberSource IVS™, Internet Fraud Screen with Artificial Intelligence," http://www.cybersource.com/html/solutions/fraud_main.html#overview , printed 12/16/98, 3 pages.	
		"Webster's II, New Riverside University Dictionary," The Riverside Publishing Company, 1994, 4 pages.		

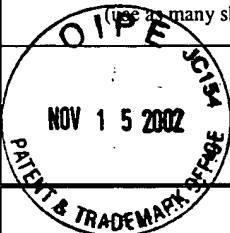

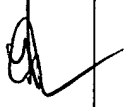
Examiner Signature		Date Considered	07/04/03
-----------------------	---	-----------------	----------

*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication.

¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

RECEIVED

Substitute for Form 1449A/PTO (Modified) (use as many sheets as necessary)		Attorney Docket No.: 53588-0025	Application Number: 09/442,106
		First Named Inventor: John Pettitt	
		Filing Date: November 17, 1999	
OTHER ART - NO PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	Translation ²
		Anonymous, "Faster Credit Card Authorization," Chain Store Age Executive with Shopper Center Age, New York, March 1995, http://proquest.umi.com/pqdweb?TS=930258...1&Fmt=3&Sid=1&Idx=7&Deli=1&RQT=309&Dtp=1 , printed 6/24/99, 4 pages.	
		Hanagandi et al., "Density-Based Clustering and Radial Basis Function Modeling to Generate Credit Card Fraud Scores", February 6, 1996, Proceedings of the IEEE/IAFE 1996 Conference, pp. 247-251.	
		Stanley H. Slom, "Check Fraud: Verification Firms Help cut \$2.9 Billion Loss," Stores, Feb. 1992, 1 page.	
		Richardson, "Neural networks compared to statistical techniques", Computational Intelligence for Financial Engineering (CIFER), 1997; Proceedings of the IEEE/IAFE 1997, pp. 89-95, March 1997, New York City, NY.	
		Ghosh et al., "Credit card fraud detection with a neural-network", System Sciences, 1994, Vol. III: Information Systems: Decision Support and Knowledge-Based Systems, Proceedings of the Twenty-Seventh Hawaii International Conference, pgs. 621-630, 4-7 Jan. 1994.	

RECEIVED

NOV 19 2002

GROUP 3600

Examiner Signature		Date Considered	
-----------------------	---	-----------------	---

*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication.

¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.